

Abstract of Statement of Insurance Companies Doing Business in North Dakota

62235
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023 of the Unum Life Insurance Company of America In the state of Maine
Total Assets 23,926,546,829
Total Liabilities 22,493,204,416
Aggregate write-ins for special surplus funds 29,490,349
Common Capital Stock 5,000,000
Preferred Capital Stock 0
Aggregate write-ins for Other than Special Surplus Funds 14,078,073
Surplus Notes 0
Gross paid in and Contributed Surplus 1,097,211,213
Unassigned Funds 287,562,778
Total Capital And Surplus 1,433,342,413
Total Liabilities, Capital And Surplus 23,926,546,829
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2023
Total Life and Annuity Premiums Written 10,353,018
Total Life and Annuity Direct Losses Paid 6,630,054
Total Accident and Health Direct Premiums Written 12,056,245
Total Accident and Health Direct Losses Paid 7,214,090
STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
I, Jon Godfread, Commissioner of Insurance of the State of North Dakota, do hereby certify that the foregoing is a true Abstract of Statement, as officially filed by the Company in this office.
IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed the seal of this office at Bismarck, the first day of May, A.D. 2024 (SEAL).
JON GODFREAD
Commissioner of Insurance
STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
COMPANY'S CERTIFICATE OF AUTHORITY
WHEREAS, the above corporation duly organized under the laws of its state or country of domicile, has filed in this office a sworn statement exhibiting its condition and business for the year ending December 31, 2023 conformable to the requirements of the laws of this State regarding the business of insurance and
WHEREAS, the said company has filed in this office a duly certified copy of its charter with certificate of organization in compliance with the requirements of insurance law aforesaid,
NOW THEREFORE, I, JON GODFREAD, Commissioner of Insurance of the State of North Dakota, pursuant to the provisions of said laws, do hereby certify that the above named company is fully empowered through its authorized agents and representatives, to transact its appropriated business of authorized insurance in the state according to the laws thereof, until the 30th day of April, A.D. 2025.
IN TESTIMONY WHEREOF, I have hereunto set my hand and seal at Bismarck this first day of May, A.D., 2024 (SEAL)
JON GODFREAD
Commissioner of Insurance
May 8, 15 & 22, 2024

67601
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023 of the Unum Insurance Company In the state of Maine
Total Assets 149,271,683
Total Liabilities 63,623,929
Aggregate write-ins for special surplus funds 0
Common Capital Stock 2,500,000
Preferred Capital Stock 0
Aggregate write-ins for Other than Special Surplus Funds 0
Surplus Notes 0
Gross paid in and Contributed Surplus 48,800,000
Unassigned Funds 34,347,754
Total Capital And Surplus 85,647,754
Total Liabilities, Capital And Surplus 149,271,683
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2023
Total Life and Annuity Premiums Written 1,160
Total Life and Annuity Direct Losses Paid 0
Total Accident and Health Direct Premiums Written 931,046
Total Accident and Health Direct Losses Paid 148,753
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Commissioner of Insurance
May 8, 15 & 22, 2024

79413
ABSTRACT OF STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2023 of the UnitedHealthcare Insurance Company In the state of Connecticut
Total Assets 21,871,715,964
Total Liabilities 15,244,770,390
Aggregate write-ins for special surplus funds 0
Common Capital Stock 3,000,000
Preferred Capital Stock 0
Aggregate write-ins for Other than Special Surplus Funds 0
Surplus Notes 0
Gross paid in and Contributed Surplus 559,595,764
Unassigned Funds 6,065,349,810
Total Capital And Surplus 6,626,945,574
Total Liabilities, Capital And Surplus 21,871,715,964
NORTH DAKOTA BUSINESS ONLY FOR THE YEAR 2023
Total Life and Annuity Premiums Written 374,061
Total Life and Annuity Direct Losses Paid 7,500
Total Accident and Health Direct Premiums Written 41,510,853
Total Accident and Health Direct Losses Paid 31,613,661
STATE OF NORTH DAKOTA OFFICE OF THE COMMISSIONER OF INSURANCE
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May 8, 15 & 22, 2024

Despite Legislative Efforts, Child Care Workforce Challenges Persist

New Initiative Will Target Children of Child Care Workers

By MICHAEL STANDAERT
North Dakota News Cooperative

Celeste Thingvold, superintendent of Bowbells K-12 school system in the northwest corner of the state, faces potential blowback once the main child care facility in town closes in a few weeks.

The only other day care provider in Bowbells is expecting a baby later this summer, potentially leaving the community without many options in the fall.

The uncertainty is impacting her ability to manage staff and finalize contracts with at least three of her teachers.

“That puts all of my teachers in a bind, because they obviously can’t come to work if they don’t have child care, and if I have to find a sub, and that impacts education,” Thingvold said.

“I have teachers that say, if they don’t have child care, they’re not going to be able to sign a contract,” she said.

The situation is forcing a search for potential solutions. One avenue Thingvold is exploring is opening a daycare herself, but without workers, that may not be a possibility.

“I just need to find employees, and I know that’s the challenge, because that’s why the other facility is closing,” Thingvold said.

It has become a familiar, widespread refrain for child care facilities across the state and country. Recruiting and retaining staff is difficult when the number of workers is limited and the ability to pay competitive wages is constrained.

Nationally, child care worker wages have increased by an inflation-adjusted 27% since 2019, which has also increased the cost of child care passed along to parents.

That increased cost has led more parents to leave the workforce, compounding the worker shortage.

Another problem is even though wages have increased for child care workers, they’ve increased around the same rate – or even more slowly – than many other previously lower wage industries competing for workers.

“We’ve lost quality candidates,” said Mohamed Hussein, vice pres-

ident of Jasmin Child Care and Preschool in Fargo. The school shifted to nonprofit status after initially starting as a for-profit business in 2015.

Hussein relays the story of driving by area restaurants and seeing starting wages at \$18.

“That’s for a dishwasher,” he said. “It kind of gets me thinking ... am I in the wrong industry?”

That wages are higher for jobs less demanding and requiring less responsibility than child care aides and teachers looking after the well being of children has begun to rub some the wrong way.

Champions of Childcare is a group started by concerned parents in Fargo to bring attention to the child care workforce crisis while also celebrating the workers themselves.

“I don’t consider them babysitters, they’re teaching our kids,” said Chelsey Knutson, a spokesperson for the campaign. “They don’t get the respect they deserve and don’t get celebrated as much, so we wanted to be able to do that with this.”

The campaign includes highlighting Fargo child care workers on the group’s social media accounts and speaking out to area media about the contributions they make.

“You know, this is a hard job,” Knutson said. “If you can’t compete with other companies in town, it’s hard to find and keep workers.”

State Funds Flowing, but Uptake Slow

In April 2023, Gov. Doug Bur- gum signed a \$66 million child care package put forward by the Legislature to address some of the challenges providers face, but it did nothing for wages and work- force.

A total of \$22 million goes toward expanding the existing Child Care Assistance Program, which is mostly federally funded, in order to increase the number of families who qualify to have their child care covered.

So far, that hasn’t brought the number of families covered up.

As of the most recent data from March 2024, 2,607 families and

4,185 children were covered that month, down from August 2023 highs, when 3,143 families and 5,263 children were covered.

When announced, the funding package was said to help increase the number of families covered by up to 6,460 by the end of the 2023-2025 biennium.

One issue providers brought up was some families did not want to apply for assistance because they did not want to appear to be getting government aid.

A total of 77 facility improve- ment grants have also been award- ed and another 126 applications are under review, according to Kay Larson, early childhood director at the Department of Health and Human Services (DHHS).

“I think these things can all take pressure off,” Larson said. “Per- haps the quality improvement grants might be something that somebody could use in combina- tion with other things to help with wages.”

Another \$15 million is also available through Grow Child- care grants for new or expanding providers to increase capacity for infants and toddlers in several counties across the state where available child care options are low.

So far, five applications have been submitted, and one pre- license application for a new child care program in Williams County has been awarded, according to Larson.

Funding of \$5 million was also earmarked toward increasing the number of families participating in the N.D. Working Parents Child Care Relief Program, which incen- tivizes businesses to cover some child care expenses of employees with infants and toddlers under 36 months of age.

Currently, only 43 employ- ers across the state have opted into the program, with only 271 parents receiving a match to their employer’s child care benefit.

Larson said that only around half of those 43 businesses have parents actively participating. She cited the slow uptake is related to issues of employers not knowing the full household income of an employee, as well as other busi- nesses that are still determining their benefit structures.

Of those businesses that have opted in, most are providing a \$300 benefit per month, with the state matching that, Larson said.

Direct Worker Benefits Being Rolled Out

One new initiative being launched in June that will directly impact workers is the Child Care Workforce Benefit.

This program will offer free



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tuition for child care staff working 25 or more hours per week, with coverage coming under the Child Care Assistance Program.

From June 1, child care workers with children will be able to enroll through a self-service portal set up by the DHHS.

“I think we’re going to be able to engage some new people in the workforce, but also keep some people who have young kids,” Larson said. “The average child care wage is \$11.80 an hour, with no benefits, or, you know, you’re lucky if you get benefits.”

Michele Gee, economic as- sistance policy director at the department, said providers often reduce child care rates for employ- ees already, so the new initiative should help sustain employment and existing provider programs.

“We’ll be able to support the child care costs for their employee, rather than having them reduce the cost themselves,” Gee said.

Steps Fail to Address Ground Truths

Xanna Burg, director of Kids Count North Dakota, a nonprofit group that compiles data on chil- dren and family well being in the state, said legislative aid did little to help providers with elemental concerns around workforce and wages.

From her vantage point, the con- versation among the Legislature last session focused more on how to expand child care for working families.

“Really the conversation on the ground is like, how do we keep what we have open, and wages and benefits are a big part of that,” Burg said.

According to her read on state data, there’s been a slight drop in the overall number of providers but not an equivalent drop in ca- pacity. She said this reflects a loss of home providers who serve fewer kids, with larger centers poten- tially absorbing or even increasing capacity.

Analysis of the most recent data by Kids Count North Dakota indi- cates current child care capacity only meets 81 percent of the needs in the state. Costs for parents range from nearly \$10,000 per year for infant care to close to \$9,000 for children between the ages of 3 and 5.

Hussein of Jasmin Child Care said he hopes legislators will look

further into supplementing child care worker wages and health ben- efits, and if those were addressed, it would take a lot of pressure off existing and new child care centers that hope to open.

“This needs concrete meaningful investment from the state,” Hus- sein said.

Beth Wolff, a representative of North Dakota Child Care Profes- sionals Inc. and a child care opera- tor in Oakes with her daughter, sees the pressures other provid- ers face across the state. Food, energy, insurance and other costs have continued to rise, she added, meaning rates at the center have increased.

“It’s hard to find staff, it’s hard to keep staff,” Wolff said. “We’ve had fantastic staff, and I’d love to be able to pay them \$20 an hour, you know, and I can’t even pay them \$15 an hour. Staffing is a huge, huge issue.”

Wolff provided one anecdote that summed up her hiring situation well. One staff member, knowing how difficult finding replacement staff is, gave her nine months’ notice she was leaving. Only five people applied and only two of those interviewed.

“One wanted \$20 an hour, and another was going to have a baby in June and wanted 12 weeks paid time off, and we were like, ‘We can’t do that, we don’t even get those kinds of benefits,’” Wolff said.

When asked whether the state should help supplement wages or benefits, Wolff said she is not in favor of more government involve- ment in her operation, and thinks red tape and regulation have increased costs over the 40 years she’s been involved in child care.

“We don’t want the government in our business more than they already are,” she said, adding tax incentives for private child care fa- cilities would help reduce burdens and those savings could potential- ly be passed on to employees.

The North Dakota News Co- operative is a non-profit news organization providing reliable and independent reporting on issues and events that impact the lives of North Dakotans. The or- ganization increases the public’s access to quality journalism and advances news literacy across the state. For more information about NDNC or to make a charitable contribution, please visit news- coopnd.org.

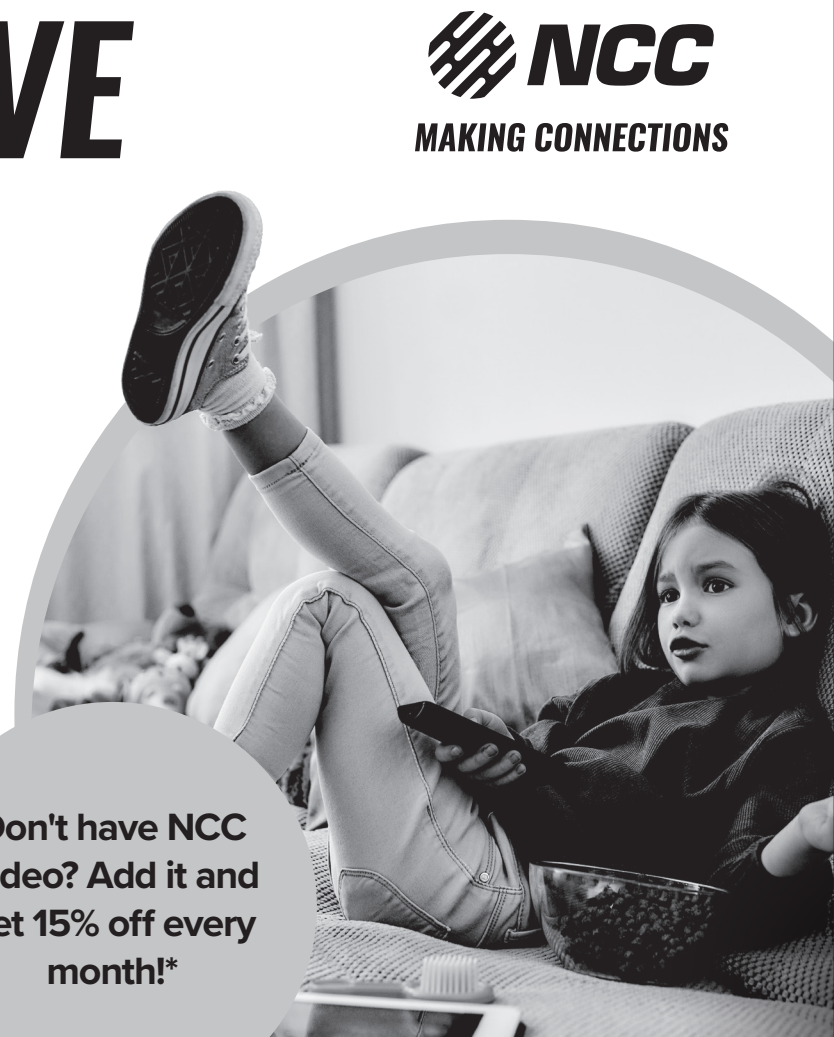
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